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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the application of

Richard C. JOHNSON

For: MEMPHIS: MULTIPLE ELECTRONIC

MONEY PAYMENT HIGHLEVEL

INTEGRATED SECURITY

Serial No.: 10/071,363

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Atty. Docket No.: ORCL5775

Examiner: J. Worjloh

Group Art Unit: 3621

Confirmation No.: 8641

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CERTIFICATE OF FACSIMILE TRANSMISSION

I hereby certify that this document and the documents referred to herein is/are being transmitted by facsimile to the Commissioner for Patents, P.O. Box 1450, Alexandria, VA, at fax number 703-872-9306 on April 25, 2005.

Ngweller Nita J. Miller

Commissioner for Patents P. O. Box 1450 Alexandria, VA 22313-1450

Sir:

Responsive to the Office Action mailed January 24, 2005; please amend the abovereferenced application as indicated below.

A complete listing of the claims begins on page 2 of this paper.

Remarks begin on page 11 of this paper.